Amendments to the Claims

This listing of claims will replace all prior versions and listings of claims in the application.

1-16 (canceled).

17 (currently amended). A method for operating a server-based system to provide dynamic management of payment mechanisms, comprising:

receiving at one or more server systems a request from within a purchasing entity to make available certain purchasing capabilities to provide pre-approved purchasing authority with respect to a payment mechanism;

communicating, prior to a purchase associated with the payment mechanism and only after approval the purchase, from the one or more server systems to a payment card processing system at a payment card processor to obtain information representing approval parameters associated with the payment mechanism, the payment card processing system being a system that processes transactions initiated using the payment mechanism based upon approval parameters associated with the payment mechanism, the approval parameters being stored by the payment card processing system;

sending from the one or more server systems to the payment card processing system adjustment instructions to adjust the approval parameters for the payment mechanism so that the purchasing capabilities to provide the pre-approved purchasing authority are available prior to the purchase; [[and]]

receiving at the one or more server systems transaction data associated with a transaction completed using the payment mechanism and generating a synthesized purchase request filled out with the transaction data received from the payment card processing system to be submitted to a purchasing management system for approval according to purchasing policies for the purchasing entity as if the purchase request was submitted prior to the transaction; and

sending from the one or more server systems to the payment card processing system adjustment instructions to reset the approval parameters at the card processor after the purchase.

18-21 (canceled).

22 (currently amended). The method of claim 17 [[21]], further comprising processing the synthesized purchase request in the purchasing management system with respect to purchase policies for the purchasing entity and approving the synthesized purchase request if the purchase policies are satisfied.

23 (canceled).

24 (original). The method of claim 17, wherein a plurality of requests are received with respect to a plurality of payment mechanisms, and wherein a plurality of requests are associated with each payment mechanism.

25 (currently amended). The method of claim 17, wherein the payment mechanism comprises a payment card, wherein the approval parameters comprise control settings for the payment card further comprising at least one of a credit limit, velocity controls and slot controls, and wherein the one or more server systems comprise [[a]] the purchasing management system.

26 (original). The method of claim 25, wherein at least one intermediate system processes communications between the purchasing management system and the payment card processor.

27 (previously presented). The method of claim 26, wherein the at least one intermediate system comprises a secure proxy system configured to provide process isolation between the purchasing management system and the card processor, to provide one or more security mechanisms for communications between the purchasing management system and the payment card processor, and to process these communications so that they are received in recognized formats.

28 (previously presented). The method of claim 27, wherein the at least one intermediate system further comprises an interface system that provides a communication interface for the card processor, the secure proxy system communicating with the payment card processor through the interface system.

29 (currently amended). The method of claim 17, wherein the ~~purchase~~ purchasing policies are configurable through a network interface that provides a plurality of customizable purchasing management rules that reside on the one or more server systems.

30 (previously presented). The method of claim 29, wherein the network interface comprises the an interface to the Internet.

31 (previously presented). The method of claim 25, further comprising associating a plurality of payment cards with the plurality of elements within a purchasing entity, the elements comprising persons, vehicles or buildings.

32 (previously presented). The method of claim 25, further comprising comparing parameters of an attempted purchase transaction with the control settings and authorizing the purchase transaction if the parameters are allowed by the control settings, the comparing and authorizing steps being conducted by the payment card processor.

33 (canceled).

34 (original). The method of claim 32, wherein the control settings comprise a vendor identity code and a maximum single transaction limit.

35 (original). The method of claim 17, wherein the payment mechanism comprises a dynamic payment identifier.

36 (original). The method of claim 35, wherein the payment mechanism further comprises a payment card having the dynamic payment identifier associated with it.

37-55 (canceled).

56 (currently amended). A server-based system for providing dynamic management of payment mechanisms, comprising one or more server systems configured to receive a request from within a purchasing entity to make available certain purchasing capabilities to provide pre-approved purchasing authority with respect to a payment mechanism; to communicate, prior to a purchase associated with the payment mechanism and only after approval the purchase, with a payment card processing system at a payment card processor to obtain information representing approval parameters associated with the payment mechanism that are stored and used by the payment card processing system to process transactions initiated using the payment mechanism based upon the approval parameters associated with the payment mechanism, to send to the payment card processing system adjustment instructions to adjust the approval parameters for the payment mechanism so that the purchasing capabilities to provide the pre-approved purchasing authority are available prior to the purchase, to receive at the one or more server systems transaction data associated with a transaction completed using the payment mechanism and generate a synthesized purchase request filled out with the transaction data received from the payment card processing system to be submitted to a purchasing management system for approval according to purchasing policies for the purchasing entity as if the purchase request was submitted prior to the transaction, and to send to the payment card processing system adjustment instructions to reset the approval parameters at the card processor after the purchase.

57-61 (canceled).

62 (currently amended). The server-based system of claim 56 [[59]], wherein the one or more server systems is further configured to send adjustment instructions to adjust the approval parameters to restore the pre-approved purchasing authority based upon an occurrence of one ore more selected events after completion of the transaction.

63 (original). The server-based system of claim 56, wherein a plurality of requests are received with respect to a plurality of payment mechanisms, and wherein a plurality of requests are associated with each payment mechanism.

64 (previously presented). The server-based system of claim 56, wherein the payment mechanism comprises payment cards, wherein the approval parameters comprise control settings further comprising at least one of a credit limit, velocity controls and slot controls for the payment card, and wherein the one or more server systems comprise a purchasing management system.

65 (original). The server-based system of claim 64, wherein at least one intermediate system processes communications between the purchasing management system and the payment card processor.

66 (previously presented). The server-based system of claim 65, wherein the at least one intermediate system comprises a secure proxy system configured to provide process isolation between the purchasing management system and the payment card processor, to provide one or more security mechanisms for communications between the purchasing management system and the card processor, and to process these communications so that they are received in recognized formats.

67 (previously presented). The server-based system of claim 66, wherein the at least one intermediate system further comprises an interface system that provides a communication interface for the payment card processor, the secure proxy system communicating with the payment card processor through the interface system.

68 (currently amended). The server-based system of claim 56 [[57]], wherein the ~~purchase~~ purchasing policies are configurable through a network interface that provides a

TRI1\656027v1

plurality of customizable purchasing management rules that reside on one or more server systems.

69 (original). The server-based system of claim 68, wherein the network comprises the Internet.

70 (previously presented). The server-based system of claim 64, further comprising associating a plurality of payment cards with the plurality of elements within the purchasing entity.

71 (original). The server-based system of claim 64, wherein the payment card processing system is further configured to compare parameters of an attempted purchase transaction with the control settings and to authorize the purchase transaction if the parameters are allowed by the control settings.

72 (previously presented). The server-based system of claim 71, wherein a vendor communicates the parameters of the attempted purchase transaction to the payment card processing system for authorization.

73 (original). The server-based system of claim 71, wherein the control settings comprise a vendor identity code and a maximum single transaction limit.

74 (original). The server-based system of claim 56, wherein the payment mechanism comprises a dynamic payment identifier.

75 (original). The server-based system of claim 74, wherein the payment mechanism further comprises a payment card having the dynamic payment identifier is associated with it.

76-78 (canceled).

TRI1\656027v1